

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

<b>NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM</b>	
U.S. Bankruptcy Court 402 East State Street Trenton, NJ 08608 Telephone number: 609-858-9333  Honorable Michael B. Kaplan, U.S. Bankruptcy Judge	
<b>CASE NUMBER:</b> 18-23721-MBK	<b>DATE FILED::</b> 7/9/18
<b>In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):</b> Konstadina Vrahnos aka Dean Vrahnos xxx-xx-0912  Dawn Vrahnos aka Dawn Zielinski xxx-xx-4815	<b>ADDRESS OF DEBTOR(S):</b>  533 Elwood Street Forked River, NJ 08731  533 Elwood Street Forked River, NJ 08731
<b>DEBTOR'S ATTORNEY:</b> Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755  732-341-3800  Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755  732-341-3800	<b>TRUSTEE:</b> John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701 732-383-7233

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

10/18/22

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: July 20, 2022

FOR THE COURT



In re:  
Konstadina Vrahnos  
Dawn Vrahnos  
Debtors

Case No. 18-23721-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 20, 2022

User: admin  
Form ID: noa

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Total Noticed: 107

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Konstadina Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323
lm	+ DiTech Financial, LLC, 332 Minnesota Street, Suite 610, St. Paul, MN 55101-1314
517634965	ACS Support, PO Box 7051, Utica, NY 13504-7051
517634966	Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401
517634969	Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061
517634978	College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518
517634991	Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051
517634993	Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
517634994	+ Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
517758092	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517634995	Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816
517634996	Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518
517635003	GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5345
517635004	Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456
517635031	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, PO Box 283 Division Of Taxation, Trenton, NJ 08695-0283
517635029	Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438
517635030	Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000
518174096	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
517635041	# Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1974
517635040	# Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd, Fords, NJ 08863-1974
517635043	U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 20 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 20 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517634967	Email/Text: amscbankruptcy@adt.com	Jul 20 2022 20:30:00	ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
517634968	EDI: PHINAMERI.COM	Jul 21 2022 00:28:00	Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853

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517634970	^	MEBN	Jul 20 2022 20:27:52	BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517634971		EDI: CAPITALONE.COM	Jul 21 2022 00:28:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517634972		EDI: CAPITALONE.COM	Jul 21 2022 00:28:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517634973		EDI: CAPONEAUTO.COM	Jul 21 2022 00:28:00	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
517634974		EDI: CAPONEAUTO.COM	Jul 21 2022 00:28:00	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517665407	+	EDI: AISACG.COM	Jul 21 2022 00:28:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517642114	+	EDI: AISACG.COM	Jul 21 2022 00:28:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517671498		EDI: CAPITALONE.COM	Jul 21 2022 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517748066		Email/PDF: bncnotices@becket-lee.com	Jul 20 2022 20:33:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517634975	^	MEBN	Jul 20 2022 20:27:20	Cba, 25954 Eden Landing Rd, Hayward, CA 94545-3816
517634979	+	EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
517634981		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity Bank/Express, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517634980		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
517634982		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity Bank/Fashbug, PO Box 182789, Columbus, OH 43218-2789
517634983		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity Bank/Mandees, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517634984	+	EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity Bank/Overstock, Po Box 182789, Columbus, OH 43218-2789
517634985		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517634986		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenity/Fashion Bug, Attn: Bankruptcy Dept, PO Box 18215, Columbus, OH 43218
517634987		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenitybank/New York, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517634988		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
517634989		EDI: WFNNB.COM	Jul 21 2022 00:28:00	Comenitycb/ulta, PO Box 182120, Columbus, OH 43218-2120
517634990		Email/Text: ebn@rwjbh.org	Jul 20 2022 20:29:00	Community Medical Center, PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903
517634992		Email/PDF: creditonebknotifications@resurgent.com	Jul 20 2022 20:33:08	Credit One Bank N.A., ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
517746407	+	EDI: AIS.COM	Jul 21 2022 00:28:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517726816		Email/Text: ECMCBKNotices@ecmc.org		

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		Jul 20 2022 20:29:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
517634997	Email/Text: bncnotifications@pheaa.org	Jul 20 2022 20:29:00	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
517634998	Email/Text: bncnotifications@pheaa.org	Jul 20 2022 20:29:00	FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
517634999	EDI: BLUESTEM	Jul 21 2022 00:28:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517635001	Email/Text: info@fullcirclecollectionsllc.com	Jul 20 2022 20:30:00	Full Circle Financial Services, PO Box 2438, Largo, FL 33779-2438
517635002	EDI: PHINAMERI.COM	Jul 21 2022 00:28:00	Gm Financial, PO Box 181145, Arlington, TX 76096-1145
517728880	EDI: JEFFERSONCAP.COM	Jul 21 2022 00:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517634976	EDI: JPMORGANCHASE	Jul 21 2022 00:28:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517634977	EDI: JPMORGANCHASE	Jul 21 2022 00:28:00	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
517635005	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Jul 20 2022 20:29:00	Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
517635006	Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jul 20 2022 20:30:00	Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517635008	Email/Text: PBNCNotifications@peritussservices.com	Jul 20 2022 20:29:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
517635009	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 20 2022 20:29:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
518578701	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 20:33:09	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517725949	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 20:33:09	LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
518578700	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 20:33:16	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517635010	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 20:33:16	Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
517635012	Email/Text: camanagement@mtb.com	Jul 20 2022 20:29:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
517635011	Email/Text: camanagement@mtb.com	Jul 20 2022 20:29:00	M & T Bank, PO Box 7678, Buffalo, NY 14240
517635013	Email/Text: camanagement@mtb.com	Jul 20 2022 20:29:00	M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420
517635014	Email/Text: camanagement@mtb.com	Jul 20 2022 20:29:00	M&T Credit Services, Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748
517750587	+ Email/Text: camanagement@mtb.com	Jul 20 2022 20:29:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
517713378	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2022 20:33:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517709651	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 20:29:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
517635021	^ MEBN	Jul 20 2022 20:27:43	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ

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			08003-2016
517635015	EDI: WFNNB.COM	Jul 21 2022 00:28:00	Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411
517635016	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2022 20:33:15	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
517635017	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2022 20:33:20	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
517635018	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 20:29:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517635019	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 20:29:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
517635020	Email/Text: nsm_bk_notices@mrcooper.com	Jul 20 2022 20:29:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517635022	Email/Text: list-nes-clientservicesreps-all@nes1.com	Jul 20 2022 20:29:00	National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
517635023	EDI: LCIPHHMRGT	Jul 21 2022 00:28:00	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517667574	+ EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517635024	EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
517635027	EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
517635028	EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
517635026	EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517635025	EDI: AGFINANCE.COM	Jul 21 2022 00:28:00	Onemain Financial, PO Box 9001122, Louisville, KY 40290-1122
517745391	EDI: Q3G.COM	Jul 21 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517713062	EDI: Q3G.COM	Jul 21 2022 00:28:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517745394	EDI: Q3G.COM	Jul 21 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517759079	+ Email/Text: bncmail@w-legal.com	Jul 20 2022 20:29:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517635033	EDI: RMSC.COM	Jul 21 2022 00:28:00	Syncb/Lord & Taylor, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517635035	EDI: RMSC.COM	Jul 21 2022 00:28:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
517635032	EDI: RMSC.COM	Jul 21 2022 00:28:00	Syncb/lord & Tay, PO Box 965015, Orlando, FL 32896-5015
517635034	EDI: RMSC.COM	Jul 21 2022 00:28:00	Syncb/paypal Smart Con, PO Box 965005, Orlando, FL 32896-5005
518530552	+ EDI: RMSC.COM	Jul 21 2022 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

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517635036	EDI: RMSC.COM	Jul 21 2022 00:28:00	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517635037	EDI: RMSC.COM	Jul 21 2022 00:28:00	Synchrony Bank/Paypal Cr, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517635038	EDI: RMSC.COM	Jul 21 2022 00:28:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517635039	EDI: WTRRN BANK.COM	Jul 21 2022 00:28:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
517635042	+ Email/Text: bankruptcydepartment@tsico.com	Jul 20 2022 20:30:00	Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
517635044	Email/Text: ECMCBKNotices@ecmc.org	Jul 20 2022 20:29:00	U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
517928628	Email/Text: EDBKNotices@ecmc.org	Jul 20 2022 20:29:00	US Department of Education, PO Box 16448, St Paul MN 55116-0448
517635045	EDI: BLUESTEM	Jul 21 2022 00:28:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517635047	EDI: WFFC.COM	Jul 21 2022 00:28:00	Wellsfargo, Attn: Bankruptcy, PO Box 9210, Des Moines, IA 50306-9210
517635046	EDI: WFAUTO	Jul 21 2022 00:28:00	Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605

TOTAL: 86

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517635000	##+	Forked River Family Dental, 933 West Lacey Road, Forked River, NJ 08731-1049
517635007	##	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Daniel E. Straffi	

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on behalf of Joint Debtor Dawn Vrahnos bkclient@straffilaw.com G25938@notify.cincompass.com;bktrustee@straffilaw.com

Daniel E. Straffi

on behalf of Debtor Konstadina Vrahnos bkclient@straffilaw.com G25938@notify.cincompass.com;bktrustee@straffilaw.com

Denise E. Carlon

on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Heather Lynn Anderson

on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us

John Michael McDonnell

on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com

John Michael McDonnell

jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com

Rebecca Ann Solarz

on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10